

CLAIMS

1. An investment system, comprising:
 - employer management circuitry for:
 - receiving information regarding sales and credit/debit gratuities for each participating employee of an employer;
 - calculating settlement amounts for employees according to predefined preferences for withholding investment; and
 - generating an investment database of investment amounts associated with the employees;
 - account manager circuitry for
 - receiving said investment database; and
 - coordinating investment of said investment amounts with an investment provider.
2. The investment system of claim 1 wherein said employer management circuitry includes:
 - multiple point of sale devices for receiving sales, gratuity and investment preference information at respective business locations and generating a location-specific investment database; and
 - a main processor for consolidating said location-specific investment databases.
3. The investment system of claim 1 wherein said account manager receives said investment database and generates a net investment amount to be credited to the accounts of said employees.
4. The investment system of claim 3 wherein said net investment amount equals a total of investment amounts for all of the employees less a fee for each investment transaction.

5. The investment system of claim 3 wherein said account manager
2 communicates said net investment amount to a financial institution associated by
the employer for transferring money in the value of said net investment amount
4 to one or more investment providers.

6. The investment system of claim 5 wherein said account manager
2 transfers information to said one or more investment providers specifying how
the money is allocated between the employees.

7. The investment system of claim 3 wherein said account manager
2 receives money in the value of said net investment amount from said financial
institution.

8. The investment system of claim 7 wherein said account manager
2 transfers said money to one or more investment providers.

9. The investment system of claim 8 wherein said account manager
2 transfers information to said one or more investment providers specifying how
the money is allocated between the employees.

10. The investment system of claim 1 wherein said employer
2 management circuitry identifies each employee by an employer-independent
account identifier, such that employees can change from one employer to another
4 employer without changing the account identifier.

11. A method of investing money, comprising the steps of:
2 receiving information regarding sales and credit/debit gratuities for each
participating employee of an employer;
4 calculating settlement amounts for employees according to predefined
preferences for withholding investment amounts;
6 generating an investment database of investment amounts associated with

the employees; and

8 coordinating investment of said investment amounts with an investment
provider.

12. The method of claim 11 wherein said receiving step includes
2 receiving information at multiple point of sale devices for receiving sales,
gratuity and investment preference information at respective business locations
4 and further comprising the steps of generating a location-specific investment
database and consolidating said location-specific investment databases.

13. The method of claim 11 and further comprising the step of
2 generating a net investment amount to be credited to the accounts of said
employees.

14. The method of claim 13 wherein said net investment amount equals
2 a total of investment amounts for all of the employees less a fee for each
investment transaction.

15. The method of claim 13 and further comprising the step of
2 communicating said net investment amount to a financial institution associated
by the employer for transferring money in the value of said net investment
4 amount to one or more investment providers.

16. The method of claim 15 and further comprising the step of
2 transferring information to said one or more investment providers specifying
how the money is allocated between the employees.

17. The method of claim 13 and further comprising the step of
2 receiving money in the value of said net investment amount from said financial
institution.

18. The method of claim 17 and further comprising the step of
2 transferring said money to one or more investment providers.

19. The method of claim 18 and further comprising the step of
2 transferring information to said one or more investment providers specifying
how the money is allocated between the employees.

20. The method of claim 11 and further comprising the step of
2 identifying each employee by an employer-independent account identifier, such
that employees can change from one employer to another employer without
4 changing the account identifier.

21. A method of investing money, comprising the steps of:
2 initiating an account for an employee through a first employer;
associating said account with said employee and said first employer;
4 receiving investment information from said first employer;
directing the investment of funds provided by said first employer in
6 accordance with said investment information;
upon movement of said employee from said first employer to a second
8 employer, associating said account with said employee and said second
employer.

22. The method of claim 21 wherein said account has an identifier
2 uniquely associated with the employee.

23. The method of claim 22 wherein the identifier is a social security
2 number.

24. A method of investing money, comprising the steps of:
2 providing investment accounts for respective employees, each employee
having a current employer from a set of employers;

4 for each employee, receiving investment information from the employee's
current employer specifying how withheld funds collected by the employee's
6 employer should be invested;

 wherein any employee can switch to a new current employer from said set
8 of employers and continue to invest into the employee's respective investment
account through said new current employer.

25. The method of claim 24 wherein the current employer is associated
2 with the employee's respective investment account.

26. An investment system, comprising:
2 employer management circuitry for:

 receiving information regarding commissions for each participating
4 employee of an employer;

 calculating settlement amounts for employees according to
6 individual investment preferences for withholding investment amounts defined
by the employees; and

8 generating an investment database of investment amounts
associated with the employees;

10 account manager circuitry for

 receiving said investment database; and

12 coordinating investment of said investment amounts with an
investment provider.